



Union Benefit Planners
181 New Road
Parsippany, New Jersey 07054

ATTN: Critical Illness Policy Holders

Last Chance to Enroll!

*Enhanced, More Cost Effective
Critical Illness Coverage*

DON'T MISS OUT!

Your Life. Your Future. Your Benefits.



You currently have a TWU Critical Illness plan. As an existing TWU Critical Illness policy holder, this is your chance to enroll in TWU's newly designed and cost effective plan.

Based upon the feedback from your TWU Brothers and Sisters who moved to the new plan, Lincoln Financial has agreed to one more enrollment period!

This is **your last chance to enroll** in this valuable benefit before you lose out on the full guaranteed issue. Don't miss out!

As a TWU Member and an Existing Critical Illness Policy Holder, you are automatically approved!

- ✓ **Pre-existing conditions waived!**
- ✓ **No physical exams required!**
- ✓ **You can maintain or increase your coverage!**
- ✓ **Better benefits/Better pricing!**

To speak with a benefits counselor for more information, please call:
855-874-0171 9am - 6pm EST, March 2nd to March 31st, 2015.